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Subject: Formal comments...
Date: Wednesday, October 12, 2011 12:30:36 PM

According to a 2003 National Assessment of Adult Literacy study, the average reading skill for an American adult is between 8th-9th grade, 1 in 5 adults read at or below the 5th grade level, and 2 in 5 adults 65 and over read at or below the 5th grade level.

Because of these statistics, the summary of benefits and coverage and the uniform glossary for group health plans should be written at a readable level. It is recommended that a 6th grade reading level (and really, the 5th grade) should be used for all documents developed for individuals.

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